

B18J (Form 18J) (08/07)

**United States Bankruptcy Court**

Western District of Virginia

**Case No. 11-50639**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marshall A. Stickley  
2445 Minebank Rd.  
Strasburg, VA 22657

Shawn R. Stickley  
2445 Minebank Rd.  
Strasburg, VA 22657

Social Security / Individual Taxpayer ID No.:

xxx-xx-3404

xxx-xx-0155

Employer Tax ID / Other nos.:

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/9/11

Ross W Krumm  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form 18J (08/07)

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Virginia

In re:  
Marshall A. Stickley  
Shawn R. Stickley  
Debtors

Case No. 11-50639-rwk  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0423-5

User: morrisl  
Form ID: b18j

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Aug 09, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2011.

db/jdb  
3346505 +Marshall A. Stickley, Shawn R. Stickley, 2445 Minebank Rd., Strasburg, VA 22657-4632  
3346506 +Cenlar/PHH, 4001 Leadenhall Rd., Mt. Laurel, NJ 08054-4611  
3346508 Citibank N.A., P O Box 688923, Des Moines, IA 50368-8923  
3346509 +HABX Properties, Mr. Charles Craun, 717 Chelsea Drive, Winchester, VA 22601-6380  
3346510 Home Depot Credit Services, P O Box 6 53000, Dallas, TX 75265-3000  
3346511 +Northstar Location Services LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943  
3346512 +PHH Mortgage Services, 2001 Bishops Gate Blvd., Mt. Laurel, NJ 08054-4604  
3346511 Partners 1st FCU, 1330 Directors Row, Fort Wayne, IN 46808-1288  
3346514 +Shapiro & Burson, LLP, Substitute Trustees, 236 Clearfield Ave., Suite 215, Virginia Beach, VA 23462-1893

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3346501 +EDI: BECKLEE.COM Aug 09 2011 19:13:00 American Express, Bankruptcy Processing,  
P O Box 3001, Malvem, PA 19355-0701  
3379556 EDI: BECKLEE.COM Aug 09 2011 19:13:00 American Express Bank, FSB, c o Becket and Lee LLP,  
POB 3001, Malvern, PA 19355-0701  
3392942 EDI: BLINE.COM Aug 09 2011 19:13:00 B-Line, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
3346502 EDI: BANKAMER.COM Aug 09 2011 19:13:00 Bank Of America, P O Box 15026,  
Wilmington, DE 19850-5026  
3346503 +EDI: HFC.COM Aug 09 2011 19:13:00 Beneficial Finance, Bankruptcy Department, P O Box 4153,  
Carol Stream, IL 60197-4153  
3346504 EDI: CAPITALONE.COM Aug 09 2011 19:13:00 Capital One, P O Box 71083,  
Charlotte, NC 28272-1083  
3359373 EDI: CAPITALONE.COM Aug 09 2011 19:13:00 Capital One Bank (USA), N.A.,  
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
3346507 EDI: WFNNB.COM Aug 09 2011 19:13:00 Gander Mtn., P O Box 659465,  
San Antonio, TX 78265-9465  
3346513 +EDI: SALMAESERVICING.COM Aug 09 2011 19:13:00 Sallie Mae, Inc., Att: Payments,  
P O Box 95 33, Wilkes-Barre, PA 18773-9533  
3363243 E-mail/Text: bnc-alliance@quantum3group.com Aug 09 2011 22:16:25  
World Financial Network National Bank, Quantum3 Group LLC, PO Box 788,  
Kirkland, WA 98083-0788

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2011

Signature:

